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The San Diego REALTOR®

THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

What's Happening at SDAR • June 2010



HACKERS AND ID THIEVES TARGETING REAL ESTATE INDUSTRY

By Debora Richardson

Hackers have become the biggest cause behind publicly reported data breaches. In 2009, one out of every five data breaches had a hacker behind it. A hacker is a computer technology thief who invades a company's network and unlocks a trove of personal identity information, credit card numbers and financial data. This is valuable information for the thieves to use or to sell.

Organizations that have experienced breaches are now being forced by law to report the occurrence. Therefore, there has been a rise in incident reports. Hacking leads to more data breaches than any other category of data threat, and it is the favored technique of cyber criminals. Remote access of sophisticated control software often used by outside vendors to administer systems is a pathway for the hackers. On some occasions the administrative accounts intended for vendors or partners were compromised by external entities.

An overwhelming number of reported incidents are attributed to lost or stolen laptops or portable devices like USB thumb drives, as well as unauthorized use of data by employees, such as inadvertently posting information on the web or sending personal (i.e. Facebook) or sensitive data via peer-to-peer transfers.

Many real estate based companies recently have been fined and or sued in class action cases, notably Countrywide Financial which was just sued for \$20 million for compromising its client data. In an increasingly litigious environment, in which brokers are always under the threat of a lawsuit, data breach and ID theft suits need not be one of them. Preventive steps are easy and certainly go a long way in your defense establishing that fact that you took reasonable steps to protect your client base.

ID thieves have effectively used stolen identities to buy and finance properties. The recent justice department crackdown of these types of crimes has ensnared many unwitting mortgage brokers and real estate agents alike, much of which could have been avoided by having a simple fraud prevention policy in place.

The FTC Red Flag Rule

The FTC Red Flag Rule, which went into effect June 1, 2010, mandates that a reasonable fraud prevention ID theft policy be in place for certain types of businesses. The majority of real estate brokerages fall under this rule. The Red Flag Rule, in summary, states that certain businesses that extend credit must have a formal policy in place to spot the "red flags" of any fraud and to prevent confidential data from being compromised. Offices can be hit with fines of \$3,500 for each "knowing violation" of the rule.

Fines aside, having a strong data breach and fraud prevention policy in place is in the best interest of real estate offices. A good internal policy should be designed for the size and systems of the office. A good policy is one that fits the needs and structure of the office. Large offices need elaborate provisions, while smaller ones may need policies adjusted to their needs.

Getting Ahead of the Problem

It is critical for brokerages of all sizes to have in place a data theft policy to secure the client information they hold. To do nothing and hope for the best is no longer an option. cyber criminals are getting more sophisticated, and any lapse of judgment or carelessness on the part any office staffer, no matter how minor, could have grave consequences.

Homebuyers and borrowers across the country are beginning to ask questions and becoming concerned about the security of their information. Be prepared to answer client questions and show that you are aware of the problems and have taken steps to ensure that you are protecting your clients. Addressing these concerns before you are forced to will protect you now and far into future.

Have your office reviewed for data breach opportunities, train your staff, implement a written policy that that you can point to and say that you are doing something to protect your office and your clients.

No organization wants to be in the local and national news for a data breach issue. Make the security of your client files a priority.

Implement Immediate Security Measures

It can be a complex process to protect your office against fraud and data

theft, and at some point you may need expert advice and training. In the meantime, there are a few simple things that you can implement immediately.

1. Train your staff to be cautious and alert for any suspicious activity in the office or online.
2. Check the ID of all clients during early paperwork phase. Be on the lookout for any inconsistencies in the information provided.
3. Control computer administrator rights. This reduces the chances of a staffer intentionally or unintentionally downloading malicious software.
4. Track portable devices such as laptops and thumb drives. These devices are easily lost or stolen. Be cautious of the information stored on such equipment.
5. Shred documents that have any personal data. Create a special enclosed or locked bin in which sensitive documents are placed, and shred them at the end of the day. Dumpster diving has become a lucrative sport for thieves.
6. Know your staff. Do not assume that your employees are not a threat. A good policy is to conduct background checks on persons who have access to sensitive information.
7. Erase DVDs, CDs and old computers before discarding.
8. Manage your visitors and vendors. Restrict or monitor where they can go and what they can access.
9. Password protect all computers and instruct staffers to lock their computers when they walk away from their workstation.
10. Create and maintain a security policy and proudly inform your clients that you have taken steps to secure their information.

Debora Richardson is with Data Theftloc® and is a Certified Identity Theft Risk Management Specialist through the Institute of Fraud Risk Management. Ms. Richardson and her trained staff provide Compliance Anti-Fraud Education Training for all types of Organizations and Corporations, including School Districts, Health Care Providers, Financial and Real Estate Firms, just to name a few.

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Welcome to summer. Of course, we are spoiled to have summer virtually all year, but this season reminds us to take time to relax with family and friends and enjoy all that our community has to offer.

SDAR continues to find ways to meet the needs of REALTORS® throughout the county, most recently with the opening of our East County Service Center. At the grand opening in May, we didn't just put out a welcome mat,

but we also took the opportunity to give you some tools through a presentation about the short sale process. No matter where you live and work, I hope you will visit our newest service center at 220 West Main Street in El Cajon, where education classes are scheduled weekly, and which is open Monday through Friday for all of your membership needs.

As we thought would be the case, sold listings for May increased approximately 20 percent since April. The median sales price for detached properties stayed relatively the same, while the median sales price for attached units increased 5 percent. Turn to the inside pages to see statistics by zip code and helpful graphs.

Although August seems far into the future, we all know how fast the summer months can go by, and we're already preparing for our Real Estate Summit on August 20. Many of you attended last year's sold-out event. This year's speakers - NAR's chief economist Lawrence Yun and California DRE Commissioner Jeff Davi, among others - will be bringing their perspective on the prospects for the economic and housing recovery. We would love for our members to have this knowledge that they can put to use in their business, and I encourage you to contact SDAR today or visit the sdar.com website to put in your reservations for the summit.

Many of you know a colleague who

really exemplifies the best our profession has to offer... and maybe it's you! Nominations for SDAR's annual Awards of Excellence are now open, acknowledging outstanding service to the Association, its members, the community, and the real estate industry as a whole. We are proud to recognize members in the areas of Broker, REALTOR®, Office Manager, and Affiliate of the Year. Nomination forms are available by calling (858) 715-8000 or visiting the website. Finalists will be announced in December.

Enjoy the upcoming holiday!

Sincerely,
Mark Marquez

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We are nearly halfway through 2010, and here's to hoping (and expecting) that the market heats up faster than the temperatures for the rest of year.

SDAR is pleased to be partnering with Point2 Agent, one of the largest listing syndications available to the real estate industry today. If you would like to see your MLS listing posted to more than 35 online consumer search sites, without having to update each posting manually, this is for you. Not to mention you receive detailed statistics and reports telling you which syndication is working best for you, and who is actually looking at your listing. See the Affiliate Spotlight on page 5.

I'm also excited to report that we are looking into partnering with DocuSign so we can offer this valuable service whereby you can securely e-sign, track and store transaction documents. We are working to pass along FREE and discounted DocuSign packages to our members. Keep an eye out for a DocuSign update in the near future.

During my time at SDAR, I'm probably most proud of the creation of the Ambassadors Foundation, our charitable organization that assists San Diego Police Officers to become homeowners. I truly believe that everyone in the community benefits when those who are dedicated to our safety are actually invested and living in the neighborhoods they serve. Throughout the year

you will hear of opportunities to raise funds for the foundation, most recently our first charity Poker Tournament and the annual Everyday Heroes Golf Tournament. Our deepest appreciation to everyone who contributed to the success of these events.

The next major fundraiser is the Everyday Heroes 5K Walk on Sunday, September 26. Even though it's always a beautiful day for a walk in San Diego, now you have an even better reason to get out to De Anza Cove on a fall day – and bring your family, friends, and neighbors. Please visit www.walkforcops.com to find out how you can participate or volunteer.

Exciting things are always happen-

ing here at SDAR in the form of cutting-edge classes, new products and services, as well as networking events. Check our website often and be sure to read your eNewsletters from SDAR so you don't miss out on anything we have to offer.

Sincerely,
Michael T. Mercurio



MICHAEL T. MERCURIO

BOARD OF DIRECTORS HIGHLIGHTS OF MAY 2010 MINUTES

• President's-Elect's Report:

Bob Kevane attended several committee meetings and the Expo in the month of April.

• Vice-President's Report:

Raylene Brundage reported that while continuing to attend local caravans, she also participated in Government Affairs Committee candidate interviews and the Expo.

• **Treasurer's Report:** Linda Lee reported that membership as of the end of April was 10,491. The member retention rate is at 78%, with retention as a percentage to budget at 103%. Recruitment rate for new members is at 10%.

• **Sandicor Report:** Jim Abbott cautioned directors to be careful of agreeing to allow other brokers to offer their listings online. He is working toward a method to marking individual photos and written language so they cannot be stolen by others and marketed as their own.

• **Chief Executive Officer's Report:** Mike Mercurio reported SDAR membership continues to grow, and that the association is about 60 members from becoming the largest in the state. Upcoming programs include the Golf Tournament on June 18 and the Real Estate Summit on August 20. He also highlighted the International Council reception and the grand opening of the East County Service Center which took place in May. Mercurio also has been speaking to local caravans.

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BOD TASK FORCE ADDRESSES COMMON SHORT SALE AND REO ISSUES

By Kate Speir,
Director of Risk Management

This year, SDAR formed a Board of Directors Task Force which looked at business practices employed primarily in short sale and REO transactions which have become more commonly complained about by REALTORS® and members of the public. The task force worked closely with association staff, Sandicor representatives, and various SDAR committees, including the Grievance, Professional Standards, and Risk Management committees, to see how to best address these issues. The primary recommendation of the task force was to educate agents about the issues, provide them references and resources, and to give them information on filing a complaint, if necessary and appropriate. Additionally, SDAR forwarded the recommendations of the Task Force to the C.A.R. working group, which is focused on some of the same issues at the state level.

The following article is the first in a series of articles which will address the issues identified by the Task Force. Special thanks to the members of the task force, guests, and staff: Dwight Tinker, Cory Shepard, Angela Ordway,

Mary Mitchell, Raylene Brundage, Donna Sanfillipo, Caryl Iseman, Bruce Bourdon, Pete Solecki, Esq., Brent Considine, and Daina Mannering (Sandicor).

Use of Short Sale Negotiators

The use of short sale negotiators is commonplace in our current market. Short sale negotiators can play a helpful role in a transaction. However, matters of controversy often arise around the payment of these negotiators. The following is an overview, and hopefully a clarification, of some of the ethical, legal, and MLS rules surrounding the payment of short sale negotiators.

Who pays?

1. Buyers Agent:

According to Sandicor, entries into the MLS by listing agents may not include a reduction in commission be made specifically for a short sale negotiator. Rather, the notice to buyer's agent must be made in the following format, based upon Sandicor Rule 7.15.2:

"...it is only necessary to disclose the amount the buyer's agent is being offered through the MLS and if necessary the formula the listing agent will be using to make that offer. If the listing agent cannot

determine that amount by using the CBB field (e.g. X.96%), then the listing agent shall disclose the formula in the CFR.

What IS allowed in the CFR:

"Any reduction in commission to be split xx/xx "minus X%".

What is NOT allowed in the CFR:

"Any reduction in commission to be split xx/xx "minus X% for short sale negotiator fee".

"Buyer to pay negotiator fee" **

** Seller and buyer negotiations are not permitted in the MLS. The contractual agreement enforceable in the MLS is between listing and cooperating brokers."

Further, the REALTOR® Code of Ethics Article 3, Standard of Practice 3-2, states "any change in compensation offered for cooperative services must be communicated to the other REALTOR® prior to the time that REALTOR® submits an offer to purchase the property." A listing agent who attempts to change to compensation to buyer's agent for the payment of the short sale negotiator may be found in violation of the Code of Ethics. Additionally, the buyer's agent could bring an arbitration complaint at the Association of REALTORS® against the listing agent to recoup commissions which were changed after an offer was submitted.

2. Buyer:

As you can see, negotiating through the MLS for buyer to pay the short sale negotiator is not permissible. This is based upon Sandicor Rule 2, which lays out the purpose of the MLS. As the MLS is a contract between Sandicor participants (not buyers and sellers), attempting to contractually obligate buyers to pay for a short sale negotiator is not permitted in Sandicor listings.

3. Additional Concerns:

a. LLC's – The formation of an LLC by a listing agent for their short sale negotiation work for the sole purpose of concealing the additional fee or commissions being paid to the listing agent may be a violation

of RESPA (Real Estate Settlement and Procedures Act) and Articles 6 & 7 of the REALTOR® Code of Ethics. Article 6 of the Code of Ethics states, "REALTORS® shall not accept any commission, rebate, or profit on expenditures made for their client, without the client's knowledge and consent." Article 7 of the Code of Ethics states, "In a transaction, REALTORS® shall not accept compensation from more than one party, even if permitted by law, without disclosure to all parties and the informed consent of the REALTOR®'s client or clients."

b. Unlicensed Negotiators –

According to the Department of Real Estate and C.A.R., short sale negotiators must be real estate licensees (with very few narrow exceptions). The DRE places the onus on the listing agent to "ensure that an unlicensed third party is not performing the negotiations on behalf of the seller." There are criminal penalties, including fines and/or imprisonment, under California law for those unlicensed persons who engage in short sale negotiations.

4. Resources:

- NAR Code of Ethics: www.realtor.org/mempolweb.nsf/pages/code
- Sandicor Rules and Regulations: www.sandicor.com/rules-and-regulations/
- C.A.R. Legal Q&A's – Foreclosure & Short Sales: www.car.org/legal/legal-questions-answers/legal-articles-by-category/
- DRE Bulletin: "Short Sales – An Overview and Warning to Real Estate Licensees Re: Fraud, and Legal and Ethical Minefields": www.dre.ca.gov/pdf_docs/Article_ShortSales03_2010.pdf
- C.A.R. Realegal® March 16, 2010: "Undisclosed Short Sale Payments May be Illegal" (requires C.A.R. member login): www.car.org/legal/special-features/realegal-chart/2010-realegals/realegal-3-16-10/

5. Complaints:

- Ethics and Arbitrations: Complaints should be filed at the Association of REALTORS® where the Respondent holds their membership. SDAR's ethics and arbitration information can be found at: http://sdar.com/Dispute_Resolution.php. You may also contact the Risk Management Department at (858) 715-8020.
- Sandicor Complaints: Information regarding Sandicor Rules complaints can be found at: www.sandicor.com/rules-and-regulations/. You may also contact the Sandicor Rules Department at (858) 622-6200.
- Department of Real Estate Complaints: If you would like to file a complaint with the Department of Real Estate (DRE), you may do so by calling the DRE at (619) 525-4192, or by filling out a complaint form at the following link: www.dre.cahwnet.gov/cons_complaint.html

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POINT2 TECHNOLOGIES

Brief Description of company/ history:

Founded in Canada in 1996, Point2 Technologies started out in the heavy equipment industry, providing dealers a chance to sell their used machinery online. This success was increased when the company began a relationship with Caterpillar, Inc. In 2002, Point2 moved into the real estate industry.

Since that time, we have provided agents, brokers, and MLS/Associations a full suite of sales and marketing tools through our Point2 Agent product, as well as our syndication network. The Point2 Agent community extends around the world and encompasses over 200,000 real estate professionals.

SDAR: What is the overall service model for Point2?

Point2 offers a number of real estate sales and marketing tools, including a strong syndication network that provides agents and brokers additional online advertising, websites to provide online marketing opportunities, and a team of enthusiastic and passionate employees.

Our key product, Point2 Agent, offers a website, blog, listing management, branded email, prospect management tools, drip email, slideshow virtual tours, and more. To assist in turning your website into a money-making machine, we also offer complimentary educational resources at www.Point2AgentEducation.com.

SDAR: Tell us about your growth in the San Diego market.

We are very excited to be working with SDAR in providing agents and brokers additional advertising tools. All members of SDAR can take advantage of the Point2 syndication network, which includes over 40 syndication partners throughout North America. These syndication services are at no additional charge, and also include access to the Syndication Dashboard, which provides syndication controls and reporting.

Additional sales and marketing tools are available with a Point2 Agent account, as previously mentioned.

SDAR: What SDAR events has your company participated in and how?

On an ongoing basis, Point2 offers online webinars to all members of SDAR on a variety of topics. We will also be attending a number of live presentations in June. For further information and to register, visit www.Point2Events.com.

SDAR: How has being an Affiliate Member of SDAR affected your business growth?

Increasing the number of agents and brokers within our syndication network affects not only Point2, but the Point2 community overall. The strength of syndication is increased, as the listings are coming directly from the agents and brokers entering them into the MLS system. This not only provides Point2 with more value for the syndication partners, but also to the online visitors looking for listings – and with over 80% of buyers starting online with their real estate searches, that is a lot of people who can then turn into leads for the agents and brokers within our community!

SDAR: What products and services can you provide to SDAR members? Do you have anything new and exciting in the works?

Beyond the syndication and Point2 Agent, we will have an integrated IDX solution available for our members within the next few months. This not only provides all of the MLS listings in a searchable format, but also helps increase the number of leads received from the website.

At Point2, we are always looking at new ways to provide value and better service to our members. Look for other new and exciting things to be released in 2010!

For more information contact
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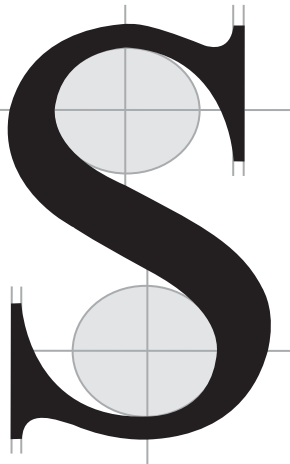
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REALTORS® DESCEND ON CAPITOL HILL: “KEEP THE RECOVERY GOING”

By Scott Molloy

REALTORS® from all over the country made their presence felt in Washington D.C. in May as they met with lawmakers from their hometowns with important messages about keeping the housing market recovery going and helping the commercial mortgage market back onto its feet.

The National Association of REALTORS® (NAR) kicked the weeklong event off by hosting a five-day Expo event at the Hyatt Grand Champions Resort in Washington D.C., giving vendors an opportunity to showcase their latest products and services to REALTORS®. NAR also hosted dozens of committee meetings and several symposiums for REALTORS® to get the

latest information on laws and regulations affecting the housing industry and where the housing market might be headed. Of most importance, however, were the meetings individual REALTORS® had with their congressional representatives to discuss key housing market reform measures moving through Congress.

Lawmakers were briefed on the importance of expanding affordable property insurance and taking a more long-term approach to the challenge of getting property insurance in flood and disaster-prone areas. Central to this effort must be reauthorization of the National Flood Insurance Program.

Liquidity of the commercial mort-

gage market was also a topic of discussion as the freeze in the commercial lending markets has all but halted investment in commercial real estate and made refinancing extremely challenging. Lawmakers were urged to increase the cap on credit union commercial lending and to have the Federal Reserve and Treasury encourage banks to provide term extensions for performing properties.

Central to the discussions with lawmakers were FHA and GSE (Fannie and Freddie) Reform and maintaining the current loan limits. REALTORS® stressed the critical role FHA and the GSE's have played in the housing market recovery and that these institutions need to be strengthened, not

bogged down with new restrictions and lower loan limits. Imposing new down payment requirements and lowering conventional loan limits would choke off vital capital to first-time homebuyers and serve as a death knell to the housing market recovery. Instead, Congress should make permanent the existing higher loan limit formula and loan limit cap.

Our housing market and our economy are on the mend, but still face major hurdles to a self-sustaining recovery. Congress plays a critical role in continuing to support our housing market and our economy, and must tread lightly on any laws that could derail the economic recovery.

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1. Based on 2008 yearend statistics by Inside Mortgage Finance 1/30/09.
2. Borrower must be 62 years of age or older. Call for more detailed program information. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2010 Wells Fargo Bank, N.A. All rights reserved. #158112 01/10-04/10



SAVE THE DATE

2ND ANNUAL REGIONAL REAL ESTATE SUMMIT – AUGUST 20

Register today for the 2nd annual Regional Real Estate Summit scheduled for August 20, 2010 at the Town and Country Resort in Mission Valley. Nearly 800 real estate professionals came out last year to hear keynote speaker Dr. Lawrence Yun, NAR Chief Economist. Once again, Dr. Yun will be providing key market data for San Diego and the economic housing forecast for our region and the nation. This year we are also honored to have Department of Real Estate Commissioner Jeff Davi on our list of distinguished speakers. Learn about the latest rules and regulations that significantly impact you and your business.

This event sold out last year and we are anticipating even more to attend this August. Because of this, we are moving the Real Estate Summit to the Town and Country Resort, which will provide a bigger venue. The cost to attend the event is only \$25 if you make your payment a PAC contribution (\$35 otherwise) and this includes a plated lunch. Don't miss your chance to hear the latest predictions for our industry and the housing market. Register today and secure your seat at this popular educational event. More information is available at www.sdar.com, click on "Events."



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MAY STATISTICS DETACHED HOMES

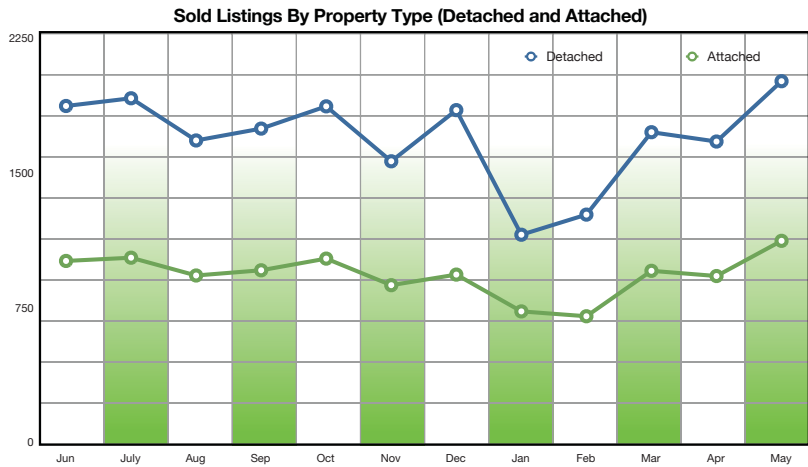
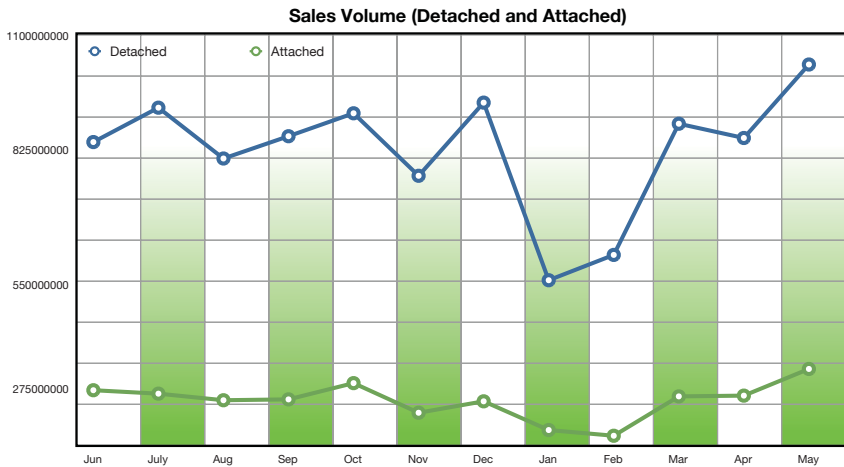
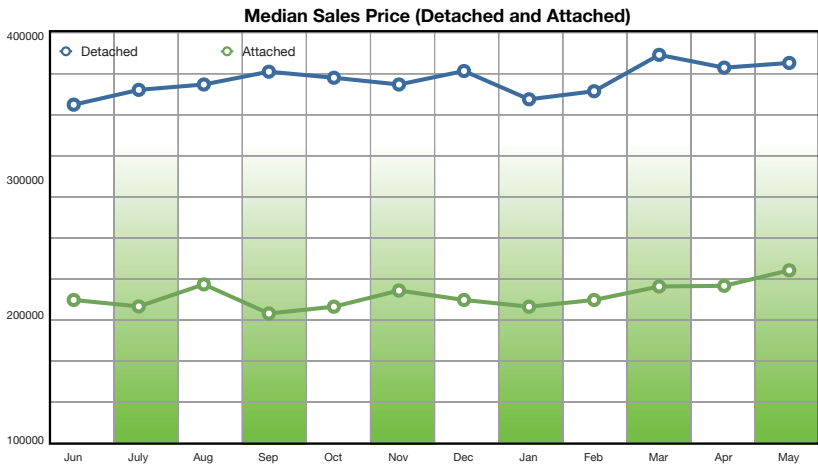
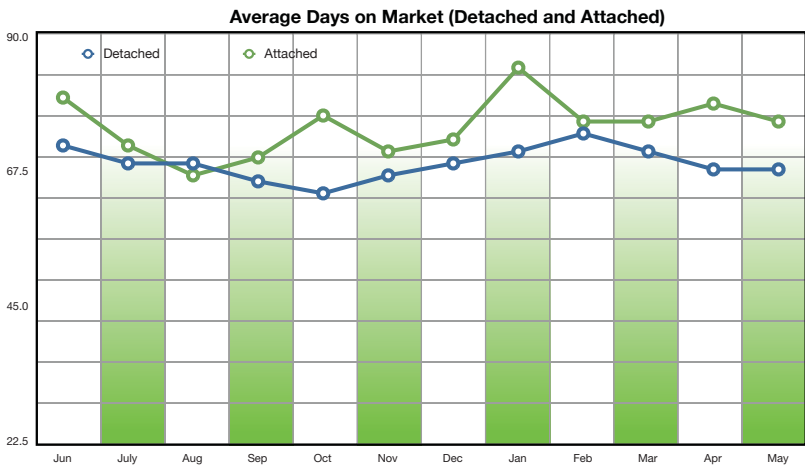
		Current Year - 2010						Previous Year - 2009					
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	7	63	71	76	\$425,000	\$420,000	11	68	139	97	\$518,000	\$430,000
91902	Bonita	9	54	64	80	\$450,000	\$450,000	10	58	75	69	\$483,500	\$423,500
91905	Boulevard	1	5	109	104	\$174,500	\$125,000	3	8	40	85	\$245,000	\$155,000
91906	Campo	5	21	152	77	\$129,900	\$145,000	6	29	77	110	\$119,500	\$159,990
91910	Chula Vista	35	159	60	62	\$355,000	\$330,000	23	159	74	69	\$320,000	\$310,000
91911	Chula Vista	28	162	59	60	\$300,000	\$280,050	42	223	58	71	\$270,000	\$275,000
91913	Chula Vista	34	205	92	84	\$392,500	\$380,000	40	222	74	72	\$357,500	\$379,950
91914	Chula Vista	24	90	87	88	\$491,500	\$511,500	18	114	82	72	\$526,450	\$490,000
91915	Chula Vista	37	150	66	79	\$387,500	\$372,500	29	209	58	76	\$390,000	\$360,000
91916	Descanso	1	10	89	93	\$119,900	\$261,250	2	7	550	254	\$220,500	\$264,000
91917	Dulzura	0	2	0	116	\$0	\$207,500	0	1	0	46	\$0	\$200,000
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91932	Imperial Beach	7	44	95	50	\$258,000	\$285,000	6	37	44	98	\$255,000	\$270,000
91934	Jacumba	0	3	0	57	\$0	\$36,000	0	4	0	37	\$0	\$53,450
91935	Jamul	12	45	76	89	\$349,500	\$375,000	10	26	96	81	\$450,000	\$500,000
91941	La Mesa	29	117	84	81	\$415,000	\$399,900	26	130	64	69	\$361,250	\$366,500
91942	La Mesa	19	78	44	50	\$325,000	\$335,350	5	45	22	59	\$355,000	\$340,000
91945	Lemon Grove	25	90	99	76	\$275,000	\$265,000	19	111	71	73	\$225,000	\$225,000
91948	Mount Laguna	0	2	0	113	\$0	\$145,800	2	2	296	296	\$119,500	\$119,500
91950	National City	21	97	79	65	\$225,000	\$207,000	29	143	72	66	\$176,000	\$180,000
91962	Pine Valley	3	13	91	129	\$270,000	\$265,000	3	9	74	131	\$306,000	\$280,000
91963	Potrero	0	1	0	41	\$0	\$104,000	0	2	0	62	\$0	\$204,000
91977	Spring Valley	47	189	70	69	\$290,000	\$285,000	43	292	63	69	\$192,000	\$223,000
91978	Spring Valley	4	20	36	66	\$301,500	\$337,500	6	31	49	69	\$352,500	\$370,000
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92003	Bonsall	3	21	26	82	\$625,000	\$625,000	2	14	95	118	\$629,250	\$510,000
92004	Borrego Springs	9	38	207	200	\$200,000	\$213,750	6	24	55	185	\$201,250	\$161,000
92007	Cardiff By The Sea	10	27	141	109	\$802,500	\$750,000	4	19	121	84	\$652,500	\$780,000
92008	Carlsbad	16	59	73	76	\$632,500	\$663,000	13	49	75	66	\$519,000	\$520,000
92009	Carlsbad	43	206	81	63	\$718,500	\$699,500	33	139	68	65	\$705,000	\$695,900
92010	Carlsbad	8	36	50	40	\$532,500	\$547,200	12	31	62	89	\$500,751	\$505,000
92011	Carlsbad	19	68	49	68	\$740,000	\$800,500	16	58	46	74	\$653,500	\$675,000
92014	Del Mar	8	39	114	115	\$1,312,500	\$1,375,000	14	41	112	103	\$1,634,906	\$1,500,000
92019	El Cajon	29	109	47	62	\$380,000	\$365,000	29	127	58	64	\$340,000	\$350,000
92020	El Cajon	24	94	52	48	\$337,500	\$310,000	23	116	61	74	\$300,005	\$290,000
92021	El Cajon	35	145	75	82	\$325,000	\$319,000	24	141	91	87	\$299,950	\$289,000
92024	Encinitas	46	154	47	58	\$645,000	\$740,750	23	107	61	60	\$710,000	\$640,000
92025	Escondido	33	140	100	71	\$290,000	\$322,500	28	172	55	77	\$221,250	\$229,500
92026	Escondido	37	161	72	71	\$349,900	\$325,000	45	226	79	85	\$275,000	\$276,450
92027	Escondido	61	226	89	72	\$288,000	\$286,000	76	313	81	80	\$206,000	\$230,000
92028	Fallbrook	40	201	88	102	\$385,450	\$345,000	34	172	75	89	\$281,250	\$320,038
92029	Escondido	18	70	108	73	\$441,500	\$467,780	12	56	73	63	\$526,950	\$357,500
92036	Julian	0	11	0	234	\$0	\$260,000	4	16	27	102	\$247,500	\$176,500
92037	La Jolla	25	96	127	116	\$1,300,000	\$1,394,688	15	70	99	99	\$1,650,000	\$1,497,500
92040	Lakeside	27	119	76	68	\$301,000	\$320,000	23	103	80	77	\$330,000	\$313,000
92054	Oceanside	25	79	49	51	\$350,000	\$400,000	15	89	98	85	\$262,000	\$283,000
92056	Oceanside	39	176	66	56	\$330,000	\$340,000	38	197	78	62	\$311,000	\$318,000
92057	Oceanside	51	226	51	61	\$345,000	\$331,250	60	276	77	72	\$315,000	\$310,000
92058	Oceanside	11	48	66	78	\$382,500	\$350,000	23	70	63	72	\$233,000	\$277,476
92059	Pala	0	3	0	130	\$0	\$447,000	1	2	63	203	\$515,000	\$577,500
92060	Palomar Mountain	1	5	45	102	\$160,000	\$160,000	1	6	13	269	\$149,900	\$167,450
92061	Pauma Valley	1	4	65	90	\$750,000	\$600,000	8	15	75	79	\$234,250	\$259,900

		Current Year - 2010						Previous Year - 2009					
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
92064	Poway	48	158	58	63	\$489,500	\$496,950	28	128	100	72	\$605,000	\$472,450
92065	Ramona	43	150	89	78	\$316,000	\$315,500	22	129	127	102	\$350,750	\$342,000
92066	Ranchita	0	0	0	0	\$0	\$0	0	3	0	63	\$0	\$108,880
92067	Rancho Santa Fe	16	67	66	174	\$1,562,500	\$1,950,000	10	41	143	134	\$2,637,500	\$2,625,000
92068	San Luis Rey	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92069	San Marcos	40	158	84	75	\$363,000	\$350,000	25	154	34	67	\$355,000	\$320,000
92070	Santa Ysabel	0	2	0	7	\$0	\$264,450	0	2	0	51	\$0	\$307,500
92071	Santee	44	145	41	47	\$346,500	\$349,500	27	132	54	77	\$300,000	\$315,000
92075	Solana Beach	5	36	70	90	\$1,900,000	\$1,015,000	7	18	65	91	\$1,600,000	\$1,333,750
92078	San Marcos	44	153	92	72	\$477,000	\$480,000	34	186	69	78	\$467,500	\$481,000
92081	Vista	26	109	112	83	\$395,000	\$350,000	23	92	69	80	\$357,000	\$360,000
92082	Valley Center	20	81	74	110	\$383,350	\$425,000	19	81	131	113	\$365,000	\$388,000
92083	Vista	19	102	44	77	\$250,000	\$245,000	27	139	69	71	\$253,000	\$235,000
92084	Vista	20	110	50	75	\$320,500	\$323,500	37	148	72	75	\$253,000	\$275,000
92086	Warner Springs	1	4	28	157	\$250,000	\$200,000	1	4	117	45	\$220,550	\$200,275
92091	Rancho Santa Fe	3	12	109	125	\$1,050,000	\$2,587,500	3	7	96	178	\$1,787,000	\$1,750,000
92093	La Jolla	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92101	San Diego Downtown	0	2	0	34	\$0	\$787,500	1	2	24	47	\$445,000	\$462,500
92102	San Diego	17	77	54	53	\$180,000	\$200,000	14	75	93	65	\$185,500	\$174,000
92103	Mission Hills	7	44	24	72	\$710,000	\$616,500	7	40	112	78	\$625,000	\$589,500
92104	North Park	22	77	80	73	\$452,500	\$460,000	17	60	62	75	\$505,000	\$441,748
92105	East San Diego	26	122	52	54	\$247,250	\$230,000	32	160	69	70	\$182,450	\$180,000
92106	Point Loma	8	55	63	88	\$870,000	\$760,000	7	35	90	91	\$775,000	\$775,000
92107	Ocean Beach	10	43	66	67	\$777,000	\$720,000	10	36	46	59	\$551,200	\$632,611
92108	Mission Valley	0	6	0	128	\$0	\$500,500	0	1	0	14	\$0	\$110,000
92109	Pacific Beach	17	57	70	72	\$680,000	\$740,000	7	36	88	87	\$700,000	\$710,000
92110	Old Town SD	6	30	29	40	\$525,000	\$572,500	8	26	87	85	\$475,000	\$495,500
92111	Linda Vista	19	76	29	43	\$392,000	\$400,000	13	57	25	54	\$390,000	\$359,000
92113	Logan Heights	20	77	52	45	\$194,500	\$161,000	16	100	64	59	\$128,500	\$129,000
92114	Encanto	74	281	66	61	\$250,000	\$237,500	62	356	69	70	\$197,500	\$190,000
92115	College Grove	41	146	47	65	\$405,000	\$372,500	31	127	45	57	\$320,000	\$313,900
92116	Normal Heights	21	78	102	84	\$435,750	\$413,750	22	77	67	64	\$376,550	\$380,000
92117	Clairemont Mesa	31	124	39	44	\$475,000	\$425,400	31	128	47	56	\$375,000	\$375,000
92118	Coronado	14	55	92	130	\$1,466,313	\$1,200,000	10	37	154	150	\$1,137,500	\$1,175,000
92119	San Carlos	14	50	25	40	\$460,000	\$420,000	15	55	25	58	\$410,000	\$410,000
92120	Del Cerro	21	74	37	54	\$408,223	\$452,000	15	64	103	71	\$395,000	\$420,000
92121	Sorrento	2	11	46	51	\$585,000	\$669,000	3	9	91	44	\$670,000	\$698,000
92122	University City	13	42	40	54	\$619,000	\$624,000	6	28	43	61	\$517,500	\$552,450
92123	Serra Mesa	11	65	45	59	\$408,000	\$390,000	10	50	27	63	\$341,000	\$363,694
92124	Tierrasanta	9	44	21	47	\$576,100	\$558,250	6	39	101	79	\$498,900	\$500,000
92126	Mira Mesa	46	162	57	66	\$393,750	\$404,000	34	165	91	67	\$350,000	\$360,000
92127	Rancho Bernardo	48	177	56	65	\$712,250	\$735,000	35	139	55	72	\$685,209	\$697,000
92128	Rancho Bernardo	54	184	53	61	\$533,500	\$526,500	43	157	52	64	\$490,000	\$510,000
92129	Rancho Penasquitos	38	151	46	50	\$587,500	\$580,000	27	104	35	60	\$640,000	\$540,000
92130	Carmel Valley	42	165	49	53	\$841,750	\$865,000	30	116	81	69	\$785,000	\$851,500
92131	Scripps Miramar	23	99	46	58	\$759,000	\$643,000	13	77	57	61	\$720,000	\$642,500
92139	Paradise Hills	27	100	72	68	\$267,000	\$256,000	18	110	60	62	\$205,000	\$235,000
92145	Miramar	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92154	Otay Mesa	38	201	87	71	\$288,500	\$280,000	60	282	54	77	\$276,250	\$299,000
92155	Amphibious Base	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92161	La Jolla	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92173	San Ysidro	2	33	15	70	\$300,000	\$265,000	5	63	30	83	\$227,500	\$257,000

MAY STATISTICS ATTACHED HOMES

Current Year - 2010								Previous Year - 2009							
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*				SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	0	4	0	127	\$0	\$148,149	1	6	47	42	\$139,000	\$181,525		
91902	Bonita	1	6	5	79	\$101,750	\$113,375	4	19	93	63	\$227,500	\$176,000		
91905	Boulevard	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91906	Campo	0	1	0	0	\$0	\$87,950	0	0	0	0	\$0	\$0		
91910	Chula Vista	7	64	96	87	\$145,000	\$154,500	20	92	100	96	\$167,450	\$158,000		
91911	Chula Vista	16	82	28	62	\$157,000	\$136,000	19	131	92	74	\$132,000	\$124,000		
91913	Chula Vista	30	117	72	98	\$227,450	\$220,000	21	113	50	79	\$198,900	\$210,000		
91914	Chula Vista	8	38	112	117	\$210,000	\$210,000	11	53	21	50	\$195,000	\$219,900		
91915	Chula Vista	18	74	123	104	\$242,500	\$235,000	22	84	60	64	\$220,000	\$225,000		
91916	Descanso	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91917	Dulzura	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91932	Imperial Beach	10	37	113	97	\$134,000	\$115,000	2	23	7	94	\$164,938	\$175,000		
91934	Jacumba	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91935	Jamul	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91941	La Mesa	6	22	190	107	\$152,000	\$157,500	5	26	61	77	\$172,000	\$169,750		
91942	La Mesa	16	56	66	50	\$200,000	\$205,500	12	35	114	110	\$183,000	\$190,000		
91945	Lemon Grove	0	13	0	93	\$0	\$111,500	5	20	81	119	\$100,000	\$101,750		
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91950	National City	6	40	75	83	\$99,450	\$108,500	4	34	106	112	\$108,450	\$108,400		
91962	Pine Valley	0	1	0	412	\$0	\$35,000	0	0	0	0	\$0	\$0		
91963	Potrero	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91977	Spring Valley	14	51	64	73	\$224,000	\$154,725	24	71	84	81	\$97,500	\$107,000		
91978	Spring Valley	3	5	142	152	\$128,000	\$127,000	0	8	0	133	\$0	\$125,625		
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92003	Bonsall	4	14	109	82	\$148,600	\$129,000	1	14	77	125	\$210,000	\$115,000		
92004	Borrego Springs	1	8	189	258	\$16,000	\$45,000	0	1	0	123	\$0	\$96,000		
92007	Cardiff By The Sea	3	16	16	49	\$589,900	\$490,000	6	16	29	47	\$397,500	\$427,750		
92008	Carlsbad	11	41	144	109	\$370,000	\$388,000	10	34	75	83	\$374,000	\$381,500		
92009	Carlsbad	25	104	62	67	\$330,000	\$325,000	25	81	99	90	\$290,000	\$305,000		
92010	Carlsbad	6	34	31	37	\$412,500	\$370,000	7	27	66	74	\$329,000	\$335,000		
92011	Carlsbad	9	29	31	38	\$510,000	\$425,000	4	23	20	28	\$328,750	\$385,000		
92014	Del Mar	7	18	87	105	\$810,000	\$707,500	4	14	14	72	\$347,500	\$455,500		
92019	El Cajon	9	54	32	56	\$170,000	\$170,000	14	80	74	79	\$175,650	\$172,500		
92020	El Cajon	12	78	59	100	\$106,500	\$100,000	16	99	115	80	\$85,500	\$90,000		
92021	El Cajon	14	63	82	83	\$138,500	\$130,000	13	79	92	88	\$120,000	\$119,000		
92024	Encinitas	22	76	49	66	\$460,900	\$432,400	11	49	37	60	\$369,000	\$374,000		
92025	Escondido	7	39	66	67	\$100,000	\$120,000	8	48	54	72	\$134,500	\$102,500		
92026	Escondido	18	82	35	60	\$136,500	\$140,000	14	86	45	68	\$99,000	\$99,500		
92027	Escondido	12	56	116	82	\$100,000	\$105,000	14	62	85	63	\$87,250	\$85,250		
92028	Fallbrook	4	8	49	40	\$182,000	\$210,000	0	8	0	73	\$0	\$74,500		
92029	Escondido	3	7	25	111	\$205,000	\$205,000	0	5	0	94	\$0	\$200,000		
92036	Julian	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92037	La Jolla	18	112	52	93	\$530,000	\$522,000	22	84	89	88	\$562,500	\$476,500		
92040	Lakeside	12	42	98	72	\$99,500	\$97,775	6	37	51	81	\$92,500	\$95,000		
92054	Oceanside	22	69	79	79	\$314,950	\$312,000	14	54	74	90	\$347,500	\$224,500		
92056	Oceanside	17	105	92	67	\$217,000	\$205,000	33	110	111	82	\$175,000	\$172,500		
92057	Oceanside	21	120	100	101	\$140,000	\$144,000	30	156	64	69	\$129,450	\$125,750		
92058	Oceanside	7	35	32	72	\$220,000	\$162,000	4	29	147	84	\$127,500	\$155,000		
92059	Paia	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92060	Palomar Mountain	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92061	Pauma Valley	0	2	0	104	\$0	\$443,500	0	0	0	0	\$0	\$0		

		Current Year - 2010						Previous Year - 2009					
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
92064	Poway	4	17	45	51	\$198,000	\$275,000	2	16	10	100	\$159,500	\$178,425
92065	Ramona	4	13	127	86	\$164,250	\$115,000	5	23	70	135	\$151,500	\$142,000
92066	Ranchita	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92067	Rancho Santa Fe	0	1	0	121	\$0	\$760,000	0	1	0	164	\$0	\$1,050,000
92068	San Luis Rey	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92069	San Marcos	12	48	53	61	\$117,500	\$125,000	11	63	101	88	\$139,900	\$140,000
92070	Santa Ysabel	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92071	Santee	18	94	92	76	\$191,000	\$190,000	20	91	68	78	\$165,000	\$182,450
92075	Solana Beach	12	38	50	73	\$565,000	\$651,500	3	27	134	94	\$675,000	\$580,000
92078	San Marcos	25	89	58	72	\$285,000	\$285,000	8	62	41	79	\$250,000	\$243,500
92081	Vista	7	17	54	47	\$140,000	\$180,000	5	18	33	85	\$165,000	\$166,500
92082	Valley Center	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92083	Vista	9	41	90	56	\$175,000	\$179,000	5	26	78	87	\$135,000	\$129,000
92084	Vista	6	22	63	75	\$190,000	\$185,950	5	29	65	60	\$100,000	\$128,000
92086	Warner Springs	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92091	Rancho Santa Fe	2	7	117	142	\$645,000	\$597,000	2	5	50	73	\$618,404	\$550,000
92093	La Jolla	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92101	San Diego Downtown	102	387	86	97	\$319,500	\$340,000	60	281	73	69	\$370,000	\$359,000
92102	San Diego	6	28	54	73	\$94,750	\$107,500	3	31	127	78	\$117,000	\$117,000
92103	Mission Hills	25	100	89	87	\$365,000	\$365,750	19	73	59	85	\$380,000	\$350,000
92104	North Park	24	75	67	71	\$228,500	\$205,000	13	72	79	78	\$236,500	\$169,950
92105	East San Diego	14	64	72	78	\$85,500	\$85,000	15	80	83	75	\$70,000	\$76,000
92106	Point Loma	6	14	63	77	\$487,000	\$482,000	5	17	44	67	\$435,000	\$491,000
92107	Ocean Beach	7	39	49	62	\$375,000	\$300,000	4	19	41	85	\$274,500	\$285,000
92108	Mission Valley	35	118	89	83	\$250,000	\$271,500	24	99	65	65	\$225,500	\$201,000
92109	Pacific Beach	23	99	112	112	\$425,000	\$355,000	20	78	116	84	\$510,000	\$422,270
92110	Old Town SD	17	72	90	80	\$265,000	\$275,000	10	45	98	87	\$290,000	\$260,900
92111	Linda Vista	19	76	96	70	\$159,000	\$267,000	14	56	62	78	\$315,000	\$275,000
92113	Logan Heights	6	19	79	59	\$68,850	\$80,000	7	35	34	69	\$68,250	\$72,000
92114	Encanto	0	4	0	77	\$0	\$220,000	2	8	31	105	\$113,000	\$61,500
92115	College Grove	24	114	57	79	\$108,000	\$110,000	18	110	147	90	\$106,500	\$109,000
92116	Normal Heights	22	88	99	90	\$158,000	\$164,000	15	71	83	62	\$152,000	\$127,800
92117	Clairemont Mesa	9	47	52	47	\$205,000	\$204,900	7	33	114	74	\$226,000	\$270,000
92118	Coronado	6	26	77	125	\$1,237,500	\$1,062,500	7	28	105	133	\$1,100,000	\$787,500
92119	San Carlos	14	44	100	70	\$228,500	\$181,079	10	29	92	64	\$139,000	\$149,000
92120	Del Cerro	17	45	61	82	\$225,000	\$188,100	10	43	116	88	\$200,000	\$167,000
92121	Sorrento	4	18	18	67	\$377,000	\$380,250	1	4	125	58	\$410,000	\$362,500
92122	University City	29	111	52	76	\$270,000	\$280,000	17	92	108	88	\$315,000	\$287,500
92123	Serra Mesa	12	59	58	67	\$343,000	\$285,000	6	44	75	102	\$260,000	\$179,250
92124	Tierrasanta	8	23	53	50	\$334,500	\$350,000	3	24	101	88	\$348,000	\$329,500
92126	Mira Mesa	22	116	78	79	\$219,600	\$220,000	22	95	48	68	\$199,700	\$195,000
92127	Rancho Bernardo	23	94	86	81	\$264,000	\$250,000	13	67	48	66	\$293,000	\$237,000
92128	Rancho Bernardo	41	171	72	71	\$284,000	\$275,000	21	102	92	78	\$285,000	\$269,950
92129	Rancho Penasquitos	22	92	41	60	\$206,500	\$210,000	12	50	68	59	\$222,500	\$208,000
92130	Carmel Valley	38	102	93	77	\$400,000	\$411,500	13	71	47	52	\$375,000	\$380,000
92131	Scripps Miramar	19	87	47	47	\$401,900	\$349,000	12	49	68	62	\$307,000	\$305,000
92139	Paradise Hills	6	73	96	87	\$140,500	\$157,000	17	121	91	83	\$120,300	\$126,000
92145	Miramar	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92154	Otay Mesa	21	94	92	89	\$160,000	\$154,000	23	152	65	67	\$153,000	\$150,000
92155	Amphibious Base	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92161	La Jolla	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92173	San Ysidro	9	44	46	60	\$110,000	\$97,550	10	48	121	93	\$97,000	\$103,000



COMPARATIVE SALES - EXISTING HOMES - MAY 2010 SAN DIEGO COUNTY

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume May 2010	\$318,845,672	37.475	20.606	\$1,001,554,350	23.969	17.622
2 Average Sales Price May 2010	\$282,665	10.297	-0.350	\$496,556	9.771	-1.972
3 Median* Sales Price May 2010	\$237,000	16.170	5.090	\$391,000	15.000	0.900
4 Sold Listings May 2010	1,128	24.641	21.030	2,017	12.934	19.988
5 Average Days on Market May 2010	76	-2.564	-3.797	68	-4.225	0.000
6 Total Sales Volume May 2009	\$231,930,555			\$807,906,757		
7 Average Sales Price May 2009	\$256,277			\$452,355		
8 Median* Sales Price May 2009	\$204,000			\$340,000		
9 Sold Listings May 2009	905			1,786		
10 Average Days on Market May 2009	78			71		

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2010	\$1,295,899,947	21.872		\$4,123,225,189	13.125	
12 Average Sales Price YTD 2010	\$272,591	12.771		\$492,267	16.880	
13 Median* Sales Price YTD 2010	\$225,000	20.960	N/A	\$380,000	15.150	N/A
14 Sold Listings YTD 2010	4,754	8.070		8,376	-3.212	
15 Average Days on Market YTD 2010	80	2.564		70	-6.667	
16 Total Sales Volume YTD 2009	\$1,063,331,246			\$3,644,829,622		
17 Average Sales Price YTD 2009	\$241,721			\$421,173		
18 Median* Sales Price YTD 2009	\$186,000			\$330,000		
19 Sold Listings YTD 2009	4,399			8,654		
20 Average Days on Market YTD 2009	78			75		

Copyright 2010 San Diego Association of Realtors. Data for single-family attached and detached home sales through the Multiple Listing Service of Sandicor, Inc. Neither SDAR nor Sandicor guarantees or is responsible for its accuracy. *The median home price is the price where half of the homes sold for more and half sold for less. It is a more typical price measure than average, which can be skewed high by a relative handful of million-dollar plus transactions.

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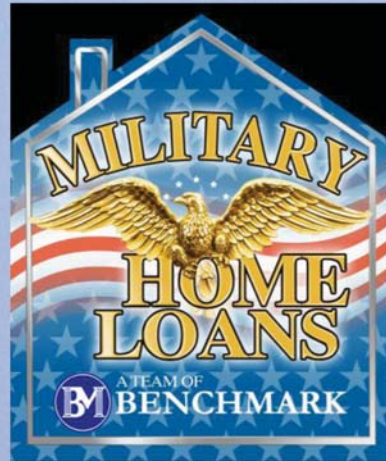
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6 Tips for Getting
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We've put together a list of 6 tips for agents to make their VA offers as competitive as possible. Immediately after releasing it, one agent had her offer go from #8 of 8 on Friday to #1 of 8 and in contract the following Monday!

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The following people have applied for membership in the San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the Membership Committee, San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

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Jeffery Brown - Brown and Brown Investment Properties
Cyrus Christos - Alpha Capital
Richardson Griswold - Red House Property Management
Maria Knapp - Maria G. Knapp
Brandy Knight - Brandy Knight
Jonathan Kurniadi - The Kurniadi Group
Charles Lewis - Charles Lewis
Huey Lin - Pegasus Uptown Realty
Gilbert Martinez - 4Star Real Estate and Asset Mgmt.
Ronald McMahon - Ronald D. McMahon
Steven Stone - Steven Allen Stone
Greg Weaver - Greg Weaver

REALTORS®

Christopher Alvis - Real Estate Prof. of So. Cal.
James Asper - Ktesius, Inc.
Koorosh Assef - Epifany Properties, Inc.
Rebecca Ball - USA Realty and Loans
Vanessa Beeson - Sellstate Next Generation
Diana Blas - Prudential California Realty
Mark Boyd - Prudential California Realty
Lisa Brown - Century 21 Award
Jeffrey Brumfield - Myers Real Estate Group
Kristina Buckner - Prudential California Realty
Michael Carter - MTC Future Realty, Inc
Cynthia Chaudhuri - Lenders Realty
Sergio Chavez - RE/MAX Pacific
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Carlitos De Peralta - Connect Realty.com
Salvador Diaz - Eastlake Realty
Maryann Doyle - Rock Solid Real Estate Co.
Margaret Faherty - C&C Capital Mortgage & Realty
Frank Ferraro - Prudential California Realty
Christopher Filasky - Millennium Real Estate Group
Kayla Fincher - Turning Leaf Properties
David Garcia - Discovery Property Group, Inc.
Kristen Gauss - Realty World Pacific
Robert Gentry - MTM Property Management
Lilia Godinez - Century 21 Award
Andrea Green - Platinum Moon Properties
Laura Green - Hogue & Belong Realty
Alice Greliak - Atlantic & Pacific Real Estate
Ricardo Guinto - Lenders Realty, Inc.
Andrew Hall - Real Estate EBroker, Inc.
Seyed Hashemi - Gianni Valente Realty
Mercedes Hernandez - Benjamin T. Ruff
Marianne Hirschberg - Slavens Realty
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Grazyna Hoffman - Keller Williams SD Metro
Anna Hom - Century 21 All Real Estate
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Charlie Johnson - Weichert, REALTORS® Elite
Matt Johnson - Javlin Financial Real Estate
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Karnsuda Narukatpichai - Century 21 1st Choice Realty
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MANAGING DISPUTES AND MAINTAINING GOODWILL

By Kathy Mehringer

In these hectic days it may seem easier said than done, but the truth is we all have the power within to be effective problem solvers. After all, complex negotiation is part of what we REALTORS® do every day!

It's important to remember that in most cases disputes arise because the parties have a difference of opinion or see things from an opposing perspective. Often the smallest issues lead to significant problems if unresolved. After all, it's all about perception; they say "perception is reality."

The path to resolution begins when we become the calming influence rather than fanning flames. If we avoid standing on principle in a contentious position of advocacy and stop looking for someone to blame, the likelihood of achieving a resolution is greatly enhanced. Supporting a position is fine; however, overly aggressive advocacy can do more harm than good.

Try these simple tips. You will find them helpful:

1) When a difficult situation arises, rather than focus on the "why,"

seek the solution:

- Resist the urge to over-analyze the issue
- Keep your eye on what can be done to resolve it

2) Separate the person from the problem:

- Keep your personal feelings about the person out of the equation

3) Listen carefully before weighing in:

- Remember, there are at least three sides to every story
- Don't jump to conclusions or take sides before you have all the facts

4) Avoid pointing fingers:

- Looking for a scapegoat minimizes the level of trust the parties have for each other
- Remain focused on the end game: finding the solution

5) Look for ways to "calm the waters":

- Seek peaceful discussion and debate even in the face of anger. When things go awry some tend to agitate situations making

things far more difficult.

- Be still, say nothing
- Let the storm run its course
- Don't argue, it's ineffective and raises barriers. Often the angry person wants to provoke

6) It can be difficult, but try not to deny or defend:

- This can easily incite others to be even more intractable
- Without admitting wrong, probe for information that you can use to solve the issues

7) Ask questions and take notes:

- Everyone wants to feel important. Taking notes shows that you are listening and are interested
- This practice also establishes a valuable business record should you need it later on

8) It's okay to show that you care; it does not mean you agree:

- Showing empathy does not mean you are taking sides
- If you understand the other point of view, you can attain better results

9) Genuinely consider the other person's point of view:

- Imagine yourself in their shoes
- Never say, "You're wrong."
- Try hard to look for areas of agreement and build on them

10) Establish a spirit of trust. In so doing, the parties can work together to develop a mutually acceptable solution:

- Leave ego at the door
- Work together toward a common goal

11) Most importantly, don't ignore a problem or a difficult situation; deal with it!

- Don't put off for tomorrow what you can do today
- Problems don't disappear; they just grow fangs!

12) Rounding out the dozen...a quote for the day:

- "Seek first to understand, and then be understood." - Rumi

Kathy Mehringer is a Risk Management Training Director/Advisor for Coldwell Banker Residential and is a member of SDAR's Risk Management Committee.



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MORE MONTHLY
TIPS FROM SDG&E,
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Read on for information to help you answer questions about summer utility bills, home additions and renovations, and rebates for recycling old refrigerators, freezers or air-conditioner units.

And don't forget to attend SDG&E's Lunch & Learn session on July 13; you'll earn a \$39 discount on the NAR Green Designation program!

Adding A/C or a pool? Remodeling?
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If you plan to add a central air conditioner, build a pool, remodel your home or otherwise increase your electricity needs, please call 1-800-411-7343 to let us know. We'll check to make sure our equipment is ready to go. Help avoid system overloads, outages and power quality problems: Just remember to call.

TIMELY TIP

Recycle your old working refrigerator or freezer and get a \$50 rebate, plus free pickup service. Recycle a room air conditioner at the same time for an extra \$25 rebate. Visit sdge.com/recycle or call SDG&E's authorized recycler at 1-800-599-5792.

Understanding Your Summer
Energy Bills

When hot weather arrives, your energy bills may increase, especially if you use air-conditioning. Understanding seasonal changes in your energy bills can help you manage your energy use to keep bills down. Here are three basics to keep in mind.

1. Summer baseline allowances apply from May 1 to Oct. 31. Every six months, your baseline allowances for both natural gas and electricity switch between winter and summer levels. These daily allowances provide you with certain numbers of therms and kilowatt-hours for basic needs at the lowest, or baseline rates. The California Public Utilities Commission (CPUC) sets baseline allowances according to the season, your climate zone, the number of days in the billing period and other factors.

2. The more electricity you use, the higher your tiered electric rates go. The CPUC established a tiered rate system for electricity in 2001. Your baseline allowance for electricity is tier one of SDG&E's four rate tiers, and corresponds to the lowest rate per kilowatt-hour. When you use more than the baseline allowance, your electric rates go up progressively. You'll see the greatest increase in how much you pay in tiers three and four.

3. Total standard electric rates are slightly higher for summer than winter in tiers two, three and four. Your tier one (baseline) electric rate is the same all year round, but the summer rate is slightly higher than the winter

rate for each succeeding tier.

To see how much of a difference increased energy use can make in your bill, visit sdge.com/rates, click on "Understanding your baseline allowance for electricity," and try the baseline calculator.

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Green Resource Council will issue cer-

tificates to REALTORS® successfully completing both the core course and elective. Elective course is additional \$125. All REALTORS® who pass the core course receive free Green Resource Council membership for the first year. (While non-REALTORS® may attend, they may not become Green Designees.)

Instructor: J. Alan Sappenfield, ABR, ABRM, PMN

Class Time: 8:30 a.m. – 5:00 p.m.

Location: SDAR's East County Service Center
220 West Main Street, El Cajon, CA 92020

Price: RMS Members \$249
SDAR REALTORS® \$269
All Others \$349

TAKE AN EXTRA \$39 DISCOUNT!

Sign up for SDG&E's Lunch & Learn session on "green" topics scheduled for Tuesday, July 13, at SDAR's East County Service Center, (11:30 a.m. - 1:30 p.m.) and you will receive \$39 off the cost of NAR's Green Designation Course PLUS attend the SDG&E session free (a \$15 value).

Visit www.sdar.com and click on "Education" for more information or to register.

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SHORT SALES AND FORECLOSURE (SFR) CERTIFICATION COURSE - FRIDAY, JULY 16, 2010

Seller Solutions, Buyer

Opportunities, Real Estate Recovery

For many real estate professionals, short sales and foreclosures are the new "traditional" real estate transaction. Knowing how to help sellers maneuver the complexities of short sales as well as help buyers pursue short sale and foreclosure opportunities aren't merely good skills to have in today's market – they are critical!

Course Topics

- Identify components of an effective short-sale package
- Learn the steps in listing REO properties
- Evaluate available options for distressed homeowners
- Understand why short sales fail
- Differentiate judicial from non-judicial foreclosure
- Understand the steps of the foreclosure process

Professional Advantage Mesa

- Counts as one REBAC elective course to be applied towards the ABR® designation
- Receive Short Sales & Foreclosure

Resource Certification

Instructor: Kathy Mehringer, SFR

Time: 8:30 a.m. – 5:00 p.m.

Location: SDAR Kearny Mesa Service Center
4845 Ronson Court, San Diego, CA 92111

Price: SDAR REALTORS® \$99
All Others \$119

RISK MANAGEMENT FORMS - WEDNESDAY, JULY 28, 2010

Designed to Manage and Reduce Legal Risk

The Risk Management Committee consists of brokers and real estate attorneys from many areas in San Diego County who are appointed to ensure REALTORS® have the tools nec-

essary to reduce their legal risk in this ever-changing market. Many of SDAR's Risk Management forms have been adopted for statewide use by C.A.R.

Learn how to access forms through your zipForm® account and why you should use SDAR's Risk Management Forms

- LAD: A user-friendly booklet giving you known disclosures issues unique to San Diego County at your fingertips.
- Why use the APA as an addendum to the Purchase Agreement?
- A Confirmation Letter: How can this reduce my risk?
- SLIC: How can this form help the seller and the agent?
- SSR helps the agent help the buyer and seller know who does what repairs
- BEI inspections: Protecting the agent and the buyer
- LOI: Understanding your legal limitations.
- BEIVL, AITD, FIRPAT, LAD, MA, SPQA and more...

SDAR Members download the Local Suite of Risk Management Forms for FREE. (Non-members: \$69)

Instructor: Kevin Burke JD, e-PRO

Time: 8:30 a.m. – 10:30 a.m.

Location: SDAR Kearny Mesa Service Center
4845 Ronson Court, San Diego, CA 92111

Price: RMS Members \$5
SDAR REALTORS® \$10
All Others \$20

Visit www.sdar.com and click on Education to register!

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- A convenient and efficient home loan process

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Bank of America **Home Loans**

SDAR Education Schedule - July 2010

Classes subject to change or cancellation.
Check www.sdar.com for current information.

LEGEND: KEARNY MESA SOUTH COUNTY EAST COUNTY CORONADO

July	Class Name	Time	SDAR	All Others	Credits	Presenter
7 - 9	Conquering Contracts (RMS Audit: \$75)	Wed: 8:30 am – 3:30 pm Thur: 8:30 am – 5:00 pm Fri: 8:30 am – 1:30 pm	\$299	\$399	19CP	Rick Waite, Esq. Michael Spilger, Esq.
7 & 8	ASP - Home Staging Designation	9:00 am – 5:30 pm	\$295	\$295	NA	Jeannie Berger
7	Real Estate is a Numbers Game	9:30 am – 12:30 pm	\$19	\$25	NA	John Altman
13	zipForm® Online Lab	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund
13	SDG&E "Green" Expert Lunch & Learn	11:30 am – 1:30 pm	\$15	\$20	NA	SDG&E
14	FHA: It's Not Just for First-Time Home Buyers	9:00 am – 11:00 am	\$15	\$20	NA	Henry Aguirre
14	Pricing/CMA's: The Power of Sold	9:30 am – 12:30 pm	\$19	\$25	NA	John Altman
15	Buyer/Seller or Landlord/Tenant (RMS Price: \$80)	9:00 am – 4:00 pm	\$100	\$110	5CP	Lynn Dover, Esq.
16	Short Sales & Foreclosures (SFR)	8:30 am – 5:00 pm	\$99	\$119	8CP (pending)	Kathy Mehringer
19	The e-Buyer (ABR Elective)	9:00 am – 4:00 pm	\$99	\$109	NA	J. Alan Sappenfield
19	Short Sales: Legal Pitfalls	9:00 am – 12:00 pm	\$29	\$39	NA	Michael Spilger, Esq.
20	Blogging/Word Press (Beginner - morning, Advanced - afternoon)	9:00 am and 1:00 pm	\$24	\$24	NA	Drew Burks
20	Navigating an REO Sale (RMS Price: \$10)	2:30 pm – 4:30 pm	\$19	\$25	NA	Erik Weichelt
21	When in Doubt... Disclose! (RMS Price: \$65)	9:00 am – 1:00 pm	\$81	\$90	4CP	Michael Spilger, Esq.
21	Your Listing Presentation	9:30 am – 12:30 pm	\$19	\$25	NA	John Altman
22	26 Ways to Avoid Lawsuits (RMS Price: \$65)	9:00 am – 1:00 pm	\$81	\$90	4CP	David Bright, Esq.
22	Facebook for REALTORS® (Beginner - morning, Advanced - afternoon)	9:00 am and 1:00 pm	\$24	\$24	NA	Drew Burks
27	Twitter for REALTORS® (one session)	9:00 am – 1:00 pm	\$24	\$24	NA	Drew Burks
27	Title & Escrow: Streamlining the Process	10:00 am – 12:00 pm	\$10	\$15	NA	Allison-McCloskey Escrow & Lawyers Title
28	SDAR Risk Management Forms: Tools to Reduce your Legal Risk	8:30 am – 10:30 am	\$10	\$20	NA	Kevin Burke, JD
29	Video Marketing/You Tube (Beginner - morning, Advanced - afternoon)	9:00 am and 1:00 pm	\$24	\$24	NA	Drew Burks
29 & 30	NAR's Green Designation Course (RMS Price: \$249)	8:30 am – 5:00 pm	\$269	\$359	NA	J. Alan Sappenfield

For easy registration and more information, visit www.sdar.com or call (858) 715-8040



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JULY 2010 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	28	29	30	1	2	3
	<div> Become a Global Real Estate Professional - CERTIFIED INTERNATIONAL PROPERTY SPECIALIST DESIGNATION </div> <div>June 28 through July 2 at SDAR Kearny Mesa, 8:00 a.m. to 5:00 p.m. For more information visit www.sdar.com or call (858) 715-8040.</div>					SDAR Closed
4 "Real Estate Today" on AM 600 KOGO 9:00 a.m.–10:00 a.m.	5 SDAR Closed Independence Day (Observed)	6 REIE Exchangers 8:30 a.m.–11:00 a.m. (Kearny Mesa) Free Tempo Training (Day 1) 9:15 a.m.–4:30 p.m. (Kearny Mesa)	7 Conquering Contracts (Day 1) 8:30 a.m.–3:30 p.m. (East County) zipForm® Lecture 8:30 a.m.–10:00 a.m. (Kearny Mesa) Home Staging Designation (Day 1) 9:00 a.m.–5:30 p.m. (Kearny Mesa) Real Estate is a Numbers Game 9:30 a.m.–12:30 p.m. (Coronado)	8 Conquering Contracts (Day 2) 8:30 a.m.–5:00 p.m. (East County) RELAY® Lab 9:00 a.m.–12:00 p.m. (Kearny Mesa) Home Staging Designation (Day 2) 9:00 a.m.–5:30 p.m. (Kearny Mesa) Tempo Tips & Tricks 9:30 a.m.–11:00 a.m. (Coronado)	9 Conquering Contracts (Day 3) 8:30 a.m.–1:30 p.m. (East County)	10 One-Day Prep Course 8:30 a.m.–5:00 p.m. (Kearny Mesa)
11 "Real Estate Today" on AM 600 KOGO 9:00 a.m.–10:00 a.m.	12 New Member Orientation 8:30 a.m.–5:00 p.m. (Kearny Mesa)	13 REIE Exchangers 8:30 a.m.–11:00 a.m. (Kearny Mesa) zipForm® Online Lab 9:00 a.m.–12:00 p.m. (South County) Free Tempo Training (Day 2) 9:15 a.m.–4:30 p.m. (Kearny Mesa) "Green" Expert Lunch & Learn 11:30 a.m.–1:30 p.m. (East County)	14 FHA: It's Not Just for 1st-Time Home Buyers 9:00 a.m.–11:00 a.m. (South County) Pricing/CMA: Power of 'Sold' 9:30 a.m.–12:30 p.m. (Coronado)	15 Buyer/Seller or Landlord/Tenant 9:00 a.m.–4:00 p.m. (Kearny Mesa) Tempo Tips & Tricks 9:00 a.m.–10:30 a.m. (South County) e-PRO Free Workshop 1:30 p.m.–3:00 p.m. (East County)	16 Short Sales & Foreclosures 8:30 a.m.–5:00 p.m. (Kearny Mesa)	17
18 "Real Estate Today" on AM 600 KOGO 9:00 a.m.–10:00 a.m.	19 The e-Buyer 9:00 a.m.–4:00 p.m. (Kearny Mesa) Short Sales - Legal Pitfalls 9:00 a.m.–12:00 p.m. (East County)	20 REIE Exchangers 8:30 a.m.–11:00 a.m. (Kearny Mesa) zipForm® Online Lab 9:00 a.m.–12:00 p.m. (Kearny Mesa) Blogging/Word Press/REALTORS® 9:00 a.m.–4:00 p.m. (Kearny Mesa) Navigating an REO Sale 2:30 p.m.–4:30 p.m. (Kearny Mesa)	21 When in Doubt, Disclose! 9:00 a.m.–1:00 p.m. (Kearny Mesa) Tempo Tips & Tricks 9:00 a.m.–10:30 a.m. (East County) Your Listing Presentation 9:30 a.m.–12:30 p.m. (Coronado)	22 26 Ways to Avoid Lawsuits 9:00 a.m.–1:00 p.m. (South County) Facebook for REALTORS® 9:00 a.m.–4:00 p.m. (Kearny Mesa) e-PRO Free Workshop 1:30 p.m.–3:00 p.m. (Kearny Mesa)	23 GRI - Agency Relationships, Duties & Disclosures, Ethics, Professional Conduct, and Legal Aspects 8:00 a.m.–5:00 p.m. (Kearny Mesa)	24
25 "Real Estate Today" on AM 600 KOGO 9:00 a.m.–10:00 a.m.	26	27 REIE Exchangers 8:30 a.m.–11:00 a.m. (Kearny Mesa) Twitter for REALTORS® 9:00 a.m.–1:00 p.m. (Kearny Mesa) Title & Escrow: Streamlining 10:00 a.m.–12:00 p.m. (Coronado)	28 SDAR Risk Mgmt. Forms 8:30 a.m.–10:30 a.m. (Kearny Mesa) Short Sales 9:30 a.m.–12:30 p.m. (Kearny Mesa)	29 NAR's "Green" Designation Course July 29 & 30 8:30 a.m. - 5:00 p.m. East County Service Center Visit www.sdar.com or call (858) 715-8040 Video Marketing/You Tube 9:00a.m.–4:00 p.m. (Kearny Mesa)	30	31

SDAR COMMITTEE MEETINGS	
1	Communications 12:00 p.m. – 1:30 p.m.
1	Executive 2:00 p.m. – 5:00 p.m.
6	Bylaws 3:00 p.m. – 5:00 p.m.
9	Board of Directors 8:30 a.m. – 12:00 p.m.
13	Education 1:00 p.m. – 2:30 p.m.
14	Grievance 9:00 a.m. – 11:00 a.m.
14	Risk Management 12:30 p.m. – 2:30 p.m.
15	Info. Systems & Technology 11:30 a.m. – 1:30 p.m.
15	Membership 2:00 p.m. – 4:00 p.m.
15	Young Professionals Network 3:00 p.m. – 4:00 p.m.
19	Housing Opportunities 9:30 a.m. – 12:00 p.m.
21	Prof. Standards Executive 12:00 p.m. – 2:00 p.m.
23	Government Affairs 9:00 a.m. – 12:00 p.m.
26	Budget & Assets 2:00 p.m. – 4:00 p.m.
27	C.A.R./NAR Leadership 9:00 a.m. – 11:00 a.m.

All classes/events subject to change or cancellation.





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